

# EXHIBIT 64



XRP Overview

# Your Questions About XRP, Answered

[About XRP](#)

[XRP in Trading](#)

[Ripple vs. XRP](#)

[XRP Wallets](#)

[XRP Exchanges](#)

## What Is XRP?

XRP is a digital asset that’s native to the XRP Ledger—an open-source, permissionless and decentralized [blockchain technology](#).

Created in 2012 specifically for payments, XRP can settle transactions on the ledger in 3-5 seconds. It was built to be a better Bitcoin—faster, cheaper and greener than any other digital asset.

Benefits	XRP	Bitcoin
Fast	3-5 seconds to settle	500 seconds to settle
Low-Cost	\$0.0002/tx	\$0.50/tx
Scalable	1,500 tx per second	3 tx per second
Sustainable	Environmentally sustainable (negligible energy consumption)	0.3% of global energy consumption

XRP can be sent directly without needing a central intermediary, making it a convenient instrument in bridging two different currencies quickly and efficiently.



Native NFT support is now available on the XRP Ledger [Learn More](#)

microtransactions.



**Financial Institutions**

Leverage XRP as a bridge currency to facilitate faster, more affordable cross-border payments around the world.



**Individual Consumers**

Use XRP to move different currencies around the world.

**XRP was designed  
with sustainability in  
mind.**

Explore how the energy consumption of XRP compares to other currencies.

Green Currency Calculator



**How Is XRP Used in  
Trading?**

XRP is traded on more than 100 markets and exchanges worldwide.

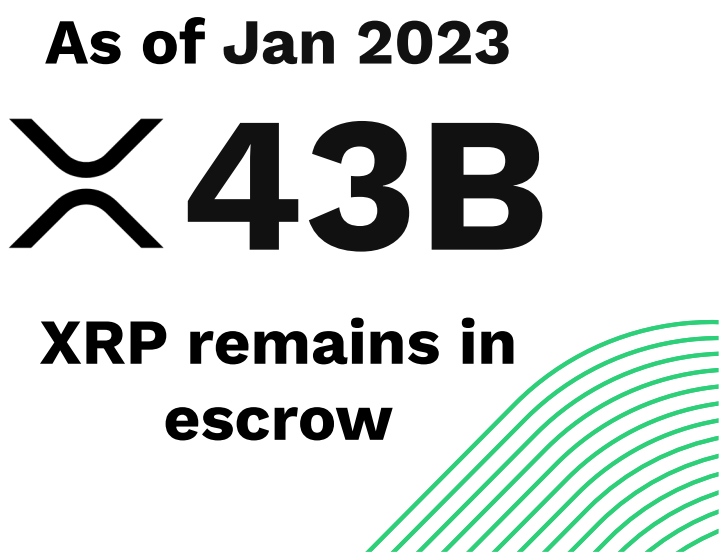
XRP’s low transaction fees, reliability and high-speed enable traders to use the digital asset as high-speed, cost-efficient and reliable collateral across trading venues—[seizing arbitrage opportunities](#), servicing margin calls and managing general trading inventory in real time.

Because of the properties inherent to XRP and the ecosystem around it, traders worldwide are able to shift collateral, bridge currencies and switch from one

## What Is the Relationship Between Ripple and XRP?

[Ripple](#) is a technology company that makes it easier to build a high-performance, global payments business. XRP is a digital asset independent of this.

There is a finite amount of XRP. All XRP is already in existence today—no more than the original 100 billion can be created. The XRPL founders gifted 80 billion XRP, the platform’s native currency, to Ripple. To provide predictability to the XRP supply, Ripple has locked 55 billion XRP (55% of the total possible supply) into a series of escrows using the XRP Ledger itself. The XRPL's transaction processing rules, enforced by the consensus protocol, control the release of the XRP.



## What Wallets Support XRP?

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that allow people to send, receive, and store cryptocurrencies, including XRP. There are two types of digital wallets: hardware and software.

Software Wallets

xumm✓

 Trust Wallet

 GATEHUB

Hardware Wallets

 Ledger

 TREZOR

Disclaimer: This information is drawn from other sources on the internet. XRPL.org does not endorse or recommend any exchanges or make any representations with respect to exchanges or the purchase or sale of digital assets more generally. It’s advisable to conduct your own due diligence before relying on any third party or third-party technology, and providers may vary significantly in their compliance, data security, and privacy practices.

What Exchanges Support XRP?

Exchanges are where people trade currencies. XRP is traded on more than 100 markets and exchanges worldwide.

There are different types of exchanges that vary depending on the type of market (spot, futures, options, swaps), and the type of security model (custodial, non-custodial).

Spot Exchanges

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Futures, Options and Swap Exchanges

Futures, options and swap exchanges allow people to buy and sell standardized contracts of cryptocurrency market rates in the future.

Custodial Exchanges

Custodial exchanges manage a user’s private keys, and publish centralized order books of buyers and sellers.

Non-Custodial Exchanges

Non-custodial exchanges, also known as decentralized exchanges, do not manage a user’s private keys, and publish decentralized order books of buyers and sellers on a blockchain.

Top Exchanges, according to CryptoCompare

1 [Bitstamp](#)

2  **kraken**

3  **CEX·IO**

4  **Liquid**

5  **LMAX** | Digital

6 **BITFINEX** 

7  **‘eToro’**

8  **currency.com**

9  **BITTREX**

10  **FTX**

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